

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: CHERYL L FAIR

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Case No.: 08-18185

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/15/2008.
- 2) This case was confirmed on 10/08/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/03/2011.
- 5) The case was dismissed on 08/24/2011.
- 6) Number of months from filing to the last payment: 35
- 7) Number of months case was pending: 41
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 12,050.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 44,479.45
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 44,479.45

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,010.52
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 2,962.19
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 5,972.71

Attorney fees paid and disclosed by debtor	\$ 489.48
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAR FINANCIAL SVC	SECURED	12,700.00	21,200.72	19,000.00	11,246.44	3,910.73
CAR FINANCIAL SVC	UNSECURED	6,300.00	.00	2,200.72	901.51	188.06
INTERNAL REVENUE SER	PRIORITY	10,389.91	10,290.20	10,290.20	10,290.20	260.59
INTERNAL REVENUE SER	UNSECURED	2,153.89	3,149.71	3,149.71	1,303.87	274.67
D PATRICK MULLARKEY	OTHER	NA	NA	NA	.00	.00
DISTRICT COUNSEL	OTHER	NA	NA	NA	.00	.00
DISTRICT DIRECTOR	OTHER	NA	NA	NA	.00	.00
AT & T BANKRUPTCY	UNSECURED	437.08	NA	NA	.00	.00
SBC	OTHER	NA	NA	NA	.00	.00
AT&T	OTHER	NA	NA	NA	.00	.00
AAA CHECKMATE	UNSECURED	3,145.32	3,368.00	3,368.00	1,394.47	293.31
PRA RECEIVABLES MANA	UNSECURED	5,662.00	14,765.91	14,765.91	6,113.66	1,286.12
AMERICREDIT FINANCI	OTHER	NA	NA	NA	.00	.00
AMERILOAN	UNSECURED	390.00	NA	NA	.00	.00
B4V LLC	UNSECURED	3,750.00	NA	NA	.00	.00
CHARTER ONE BANK	UNSECURED	392.00	NA	NA	.00	.00
CHARTER ONE BANK	OTHER	NA	NA	NA	.00	.00
CHARTER ONE BANK	OTHER	NA	NA	NA	.00	.00
CHICAGO POST OFFICE	UNSECURED	4,620.00	NA	NA	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	910.00	910.00	910.00	372.76	77.71
CITY OF CHICAGO DEPT	OTHER	NA	NA	NA	.00	.00
CITY CHICAGO DEPT OF	OTHER	NA	NA	NA	.00	.00
COMCAST	UNSECURED	243.31	NA	NA	.00	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
GENESIS FINANCIAL &	UNSECURED	1,500.00	1,060.95	1,060.95	224.53	76.75
IRVINE MATHIS	UNSECURED	5,000.00	NA	NA	.00	.00
NORWEST CAPITAL INVE	UNSECURED	1,572.38	NA	NA	.00	.00
PAYDAY LOAN	UNSECURED	150.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	426.04	NA	NA	.00	.00
CITICASH LOANS	UNSECURED	449.26	588.63	588.63	241.11	50.25
SONIC PAYDAY LOANS	UNSECURED	900.00	NA	NA	.00	.00
WINCE MANGLARDI	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	19,000.00	11,246.44	3,910.73
All Other Secured	.00	.00	.00
TOTAL SECURED:	19,000.00	11,246.44	3,910.73
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	10,290.20	10,290.20	260.59
TOTAL PRIORITY:	10,290.20	10,290.20	260.59
GENERAL UNSECURED PAYMENTS:	26,043.92	10,551.91	2,246.87

Disbursements:

Expenses of Administration	\$ 5,972.71
Disbursements to Creditors	\$ 38,506.74

TOTAL DISBURSEMENTS: \$ 44,479.45

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/07/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.